receive a payor's payment information with the request for payment;

process the payment information to produce an eleven digit zip code for the payee; and

access a database of payee records to locate [any] payee records corresponding to the eleven digit zip code.

19. (Amended) The system of claim 16, wherein:

the second network station further processes the payment information to produce an eleven digit zip code for the payee, accesses a database of payees to locate [any] payee records corresponding to the eleven digit zip code.

20. (Amended) The system of claim 16, wherein:

the second network station further receives the payor's account number, stores, in a database, alteration rules for each payee indicating a format in which [a] that payee [expects] is to receive an account number, and transforms the received account number into an altered account number according to the alteration rules.

REMARKS

Claims 1-20 are pending in this application. Claims 1, 6, 11, and 16 are independent claims. Claims 4-5, 9, 14, and 19-20 are amended herein to correct minor editorial errors. No claims are amended for the purpose of overcoming the prior art rejections.

Claims 1,6,11, and 16 stand rejected under 35 USC § 103(a) as being obvious over Tillery et al., U.S. Patent No. 5,197,094. The rejection is respectfully traversed.

The Examiner points to the abstract of Tillery as allegedly disclosing the process of <u>receiving a request from a payor to make a payment to a payee having a plurality of payment remittance centers</u>, as recited in claim 1. The Examiner states:

> "Tillery et. al. does not reference either a payee or payor. This is because the payor and payee switch depending upon whether a machine is credited or debited. In this interpretation of Tillery et al., it is assumed that the game user is the payee."

However, it is respectfully submitted that a machine is <u>never</u> debited in Tillery. All debiting is preformed by a billing computer which polls the electronic entertainment machines at each location for usage data. From this information, a billing statement is printed by the billing computer and <u>mailed</u> to the lessee (i.e. the "establishment") (See Abstract, and column 3, line 62 through column 4, line 2). Therefore, Tillery does not teach or suggest payment processing at all, but rather billing processing.

The lessee is the payor, because it has to pay the bill, and the owner of the electronic entertainment machine is the payee, as it will receive payment of the bill from the lessee. It should be noted that Tillery lacks any suggestion that payment could be made electronically or that any payor could have more than one remittance center.

Even assuming the game user is a payee as contended by the Examiner (which the Applicant does not admit), the user would correspond to a payee having only a single remittance center (i.e., the user himself). Claim 1 requires that the payee have a plurality (i.e. more than one) payment remittance centers.

Furthermore, independent claim 6 recites a communicative interface configured to <u>receive a payor request to make payment to a payee having a plurality of payment remittance centers</u>.

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Independent claim 11 recites a computer program which causes a computer to receive a payor request to make payment to a payee having a plurality of payment remittance centers. Independent claim 16 recites a second network station which receives a payor's request for payment, the payee having a plurality of remittance centers. Accordingly, it is respectfully submitted that each of these claims is distinguished from Tillery for reasons which should be clear from the discussion above.

Additionally, it is respectfully submitted that Tillery does not teach or suggest processing an account number to select a single remittance center of a plurality of remittance centers to which payment is to be made, as recited in claim 1; similarly, a remittance payment system processor configured to process the account number to select a single payment remittance center of the plurality of payment remittance centers to which payment should be made, as recited in claim 6; a program which causes a computer to process the account number to select a single payment remittance center of the plurality of payment remittance centers to which payment is to be made, as recited in claim 11; or a second network station processing the account number to identify a single remittance center of the plural remittance centers to which payment is to be sent, as recited in claim 16. This is because there is no account number to process in the system disclosed by Tillery.

The Examiner's Official Notice is not understood. First, applicants admit that account numbers are well known in the art. However, if there is prior art which discloses the processing of an account number to select or identify a remittance center, it is respectfully requested that the prior art be identified and applied. Otherwise, the Official Notice should be withdrawn.

Hence, it is respectfully submitted that independent claims 1, 6, 11, and 16 are further distinguishable over Tillery.

Claims 2-3, 7-8, 12-13, and 17-18 stand rejected under 35 USC § 103(a) as being unpatentable over Tillery et al. in view of Ett, U.S. Patent No. 5,298,731. The rejection is respectfully traversed.

It is respectfully noted that Ett is non-analogous art. MPEP §2141.01(a), first paragraph, states, "In order to rely on a reference as a basis for rejection of an applicant's invention, the reference must either be in the field of applicant's endeavor, or, if not, then be reasonably pertinent to the particular problem with which the inventor was concerned."

Ett is directed to a method for printing and reading for orthogonal bar code patterns. The present application is directed to an electronic bill payment system with account ranging. Ett is also directed to an entirely different problem (i.e. converting two streams of data into a combination bar code with orthogonal modulation carrying the information content of the two data streams so that they are separable upon reading) as compared to the problem being solved by the present application (e.g. correctly identifying, based on an account number, a single remittance center of a plural number of remittance centers to which payment should be directed), and discloses a technique for solving the problem to which it is directed which is substantially different from the invention claimed in the present application. Ett is therefore neither in the field of the present application, nor is it reasonably pertinent to the particular problem with which the present application is

concerned. Consequently, Ett fails to qualify as prior art under MPEP §2141.01(a).

Further, the Examiner proposes to combine Ett's method for encoding/combining two alphanumeric data streams into a single bar code representation with Tillery, to make obvious a process wherein the account number is processed to identify information of the account number which corresponds to the single remittance center, as recited in claim 2 and a process wherein the identified information of the account number includes one or more characters identifying a single remittance center, as recited in claim 3.

However, as discussed above, Tillery does not teach or suggest the processing of an account number at all.

Moreover, even if Tillery were modified with Ett, the combination would still be unable to identify a single one of multiple remittance centers from an account number. Further still, it is completely unclear as to how Ett could be beneficially combined with Tillery since Ett would unnecessarily encode Tillery data into bar codes.

Therefore, the combination of Tillery and Ett fails not only to cure the defects of Tillery, but would, as best can be determined, also be inoperative. Even assuming that the combination of Tillery and Ett was somehow operative (which the Applicants do not admit), it would not be obvious for one skilled in the art to combine Tillery and Ett as suggested, as there is no obvious advantage to doing so, and hence no motivation for performing the extra step of converting perfectly usable data into bar codes, and then decoding it again for use when needed. In fact, such a combination would require extra manpower, computer processing time, and hardware cost, as a

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scanner is also required in such a combination (Ett, figure 5, element 170).

Dependent claim 7, which recites a processor configured to identify information of the account number which corresponds to the single payment remittance center; dependent claim 8, which recites that the identified information of the account number includes one or more characters identifying a single remittance center; dependent claim 12, which recites a computer program configured to cause a computer to process the account number to identify a digit of the account number and to select the single remittance center based upon the identified digit; dependent claim 13, which recites an article of manufacture, wherein the identified information of the account number includes one or more characters identifying a single remittance center; dependent claim 17, which recites a characteristic identifying the single remittance center is located in the account number; and dependent claim 18, wherein the characteristic of the account number includes one or more characters identifying a single remittance center, are also distinguishable from the combination of Tillery and Ett for the reasons which should be clear from the discussion above.

Claims 4, 9, 14, and 19 stand rejected under 35 USC § 103(a) as being unpatentable over Tillery in view of Ett, and in further view of an Official Notice. The rejection is respectfully traversed.

As discussed above, Ett fails to qualify as prior art under MPEP §2141.01(a). On this basis alone, the rejection of claims 4, 9, 14, and 19 is improper. Further, as discussed above, the combination fails to cure the defects of Tillery, since the proposed modifications would, as discussed above, lead to an

inoperative combination and fail to disclose selection of remittance centers or such selection based on an account number.

It is further respectfully noted that neither Ett, Tillery, nor the official notice, taken alone or in any combination, teach or suggest <u>processing the payment information to produce an eleven digit zip code for the payee</u>, as recited in claims 4, 9, 14, and 19.

The Examiner's Official Notice is not understood. First applicant's admit that databases are well known in the art. However, if there is prior art which discloses the processing of payment information to produce an eleven digit zip code for the payee which is used to access information in a database, it is respectfully requested that the prior art be identified and applied.

Claims 5, 10, 15 and 20 stand rejected under 35 USC § 103(a) as being unpatentable over Tillery in view of Ett, and in further view of G. Tracey, United Kingdom Patent No. GB 2 283 588 A. The rejection is respectfully traversed.

As discussed above, Ett fails to qualify as prior art under MPEP §2141.01(a). On this basis alone, the rejection of claims 5, 10, 15, and 20 is improper. Moreover, Tracey fails to cure the defects in the other references as discussed above. Further, the proposed combination is unmotivated as Tillery and Ett have no need to utilize alteration as disclosed by Tracey.

The Examiner points to the format converter of Tracey as <u>storing, in a database, alteration rules for each payee indicating a format in which a payee is to receive an account number; and transforming the account number into an altered account number according to the alteration rules</u>, as recited in claims 5, 15, and 20.

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However, the format converter of Tracey automatically converts input data into a predefined database format (Tracey, page 11, lines 10-13), whereas the invention described in claims 5, 15, and 20 is capable of transforming a received account number into the format required by each payee. Therefore, the invention described in claims 5, 15 and 20 further distinguished over Tracey.
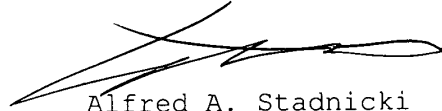
The Examiner points to Tracey as showing a verification unit to verify that the account number conforms to validation rules indicating expected values for fields of the account number as recited in claim 10. However, Tracey, as discussed above, is only capable of verifying that conversion is in a single database format. As a result, Tracey could not verify that the received (unconverted) account numbers conform to expected values for particular fields. Therefore, Tracey does not teach or suggest the recited validation rules.

In view of the foregoing, it is respectfully submitted that the application is in condition for allowance and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed local telephone number, in order to expedite resolution of any remaining issues and further to expedite passage of the application to issue, if any further comments, questions or suggestions arise in connection with the application.

To the extent necessary, a petition for an extension of time under 37 C.F.R. 1.136 is hereby made. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 12-0429 and please credit any excess fees to such deposit account.

Respectfully submitted,

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